



ST. JAMES'S PLACE  
WEALTH MANAGEMENT

# Online Services User Guide



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## 1. WELCOME TO ST. JAMES'S PLACE ONLINE SERVICES

The St. James's Place secure website provides a valuable service available uniquely to clients of the St. James's Place Partnership; the service includes:

- Secure access to information held on your behalf by the St. James's Place Group.
- The facility to check the value and benefits associated with all your holdings.
- The facility to choose to receive and view certain documents in electronic format rather than on paper.
- The facility to send a message to the Administration Centre.

## 2. ACCESSING THE ONLINE SERVICES WEBSITE

You can access the website by using the [www.sjp.co.uk](http://www.sjp.co.uk) website (either click the link within this document, type the link into your browser address bar, or by using a previous "Favourite" or "Bookmark"). Once loaded, select the "Client Area" option (see figure 1).

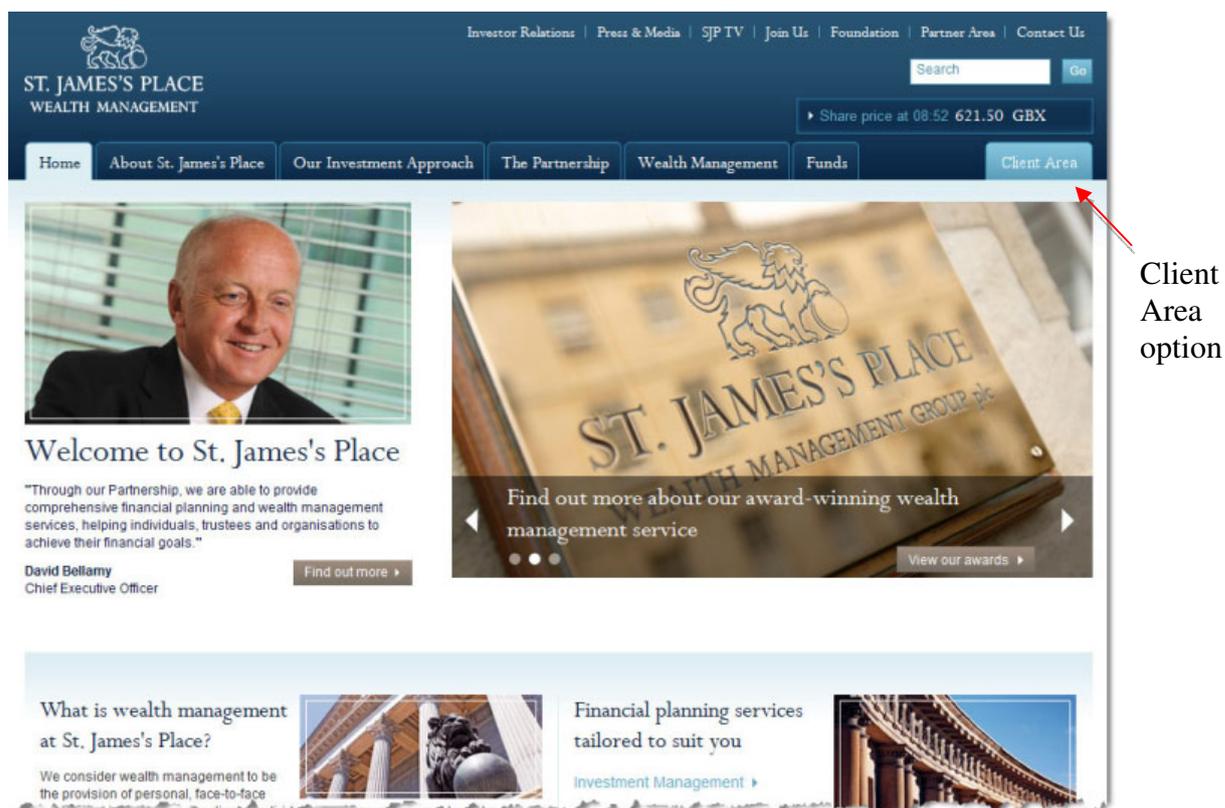


Figure 1



The Client Area screen will be displayed and you can then select the “Log on to St. James’s Place Online Services” link (see figure 2). Note: you may need to scroll down to see the option.

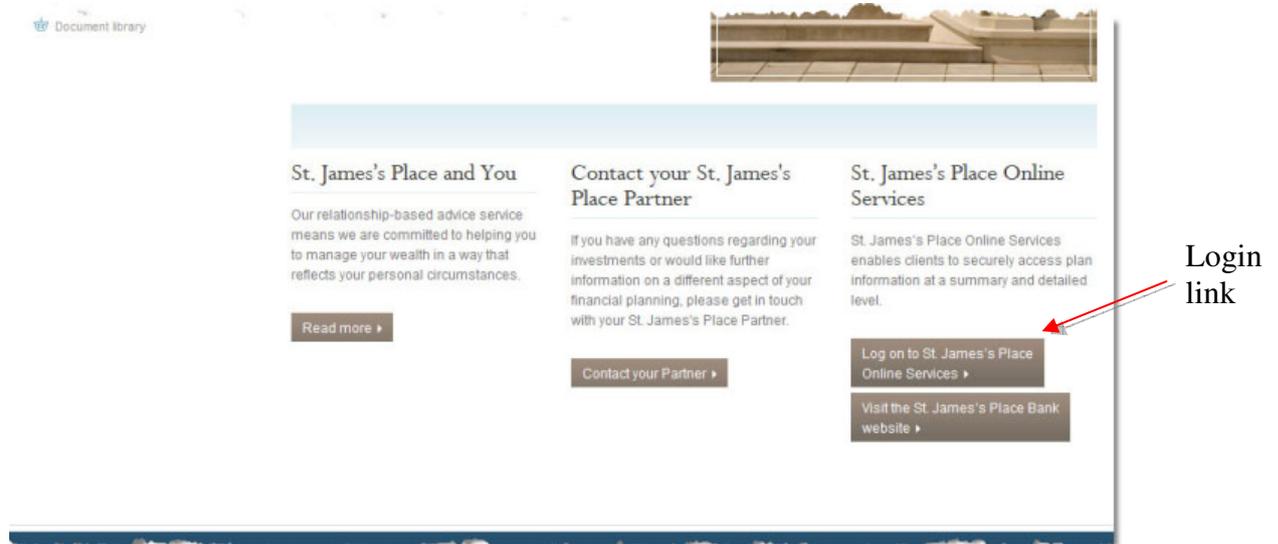


Figure 2

You will now be presented with the Online Services Login screen (see figure 3 below).

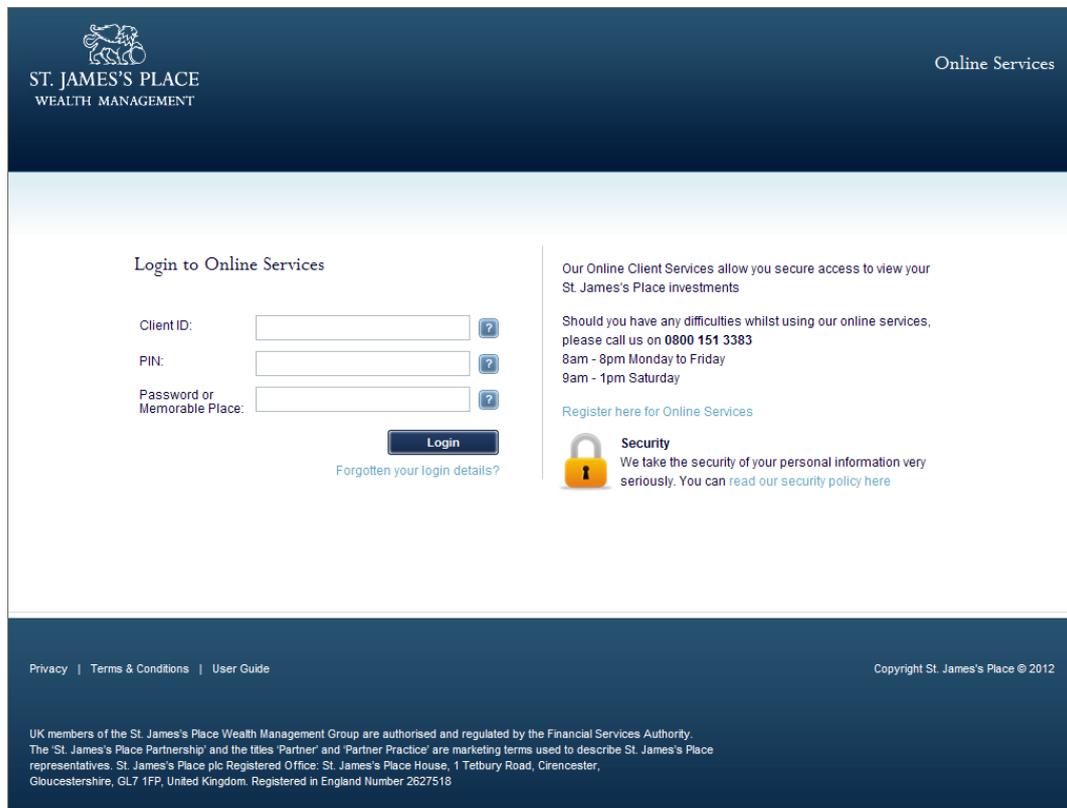


Figure 3



### 3. REGISTRATION

In order to be able to use the online services features, you will need to register yourself. A series of steps are provided below:

- From the Online Services home screen (see section 2 - Accessing the Online Services Website), click the “Register here for Online Services” link. This is located on the right hand side of the content section, just above the image of the padlock (see figure 3 above).
- Complete the registration form.
  - Help is provided along side some of the fields - move your mouse over the help icon to make the text appear: 
  - Make sure you record your password and PIN in a safe place as these will be needed later in the process
  - Some fields restrict which type of characters can be entered, eg. the telephone number will only allow numeric values.
- Press ‘Register’.

Having completed the online registration, you will see a message on the screen, and also receive an email, confirming that a letter will be sent to you with your ClientID. We will send your registration confirmation within 24 hours, so you should receive the letter within 3 or 4 working days. Once you have your ClientID, as well as the password and PIN you used as part of your registration, you will be able to login to the system.

### 4. LOGGING IN

In order to log in, you must have successfully registered (see section 3 - Registration), and have your ClientID, password and PIN. Users who registered with our old online services site will be able to use their existing details including their memorable place instead of a password.

Access the online services website (as per section 2 - Accessing The Online Services Website), and enter your details. Then click the ‘Login’ button and you will then be presented with the Wealth Account overview screen (see figure 4 below).



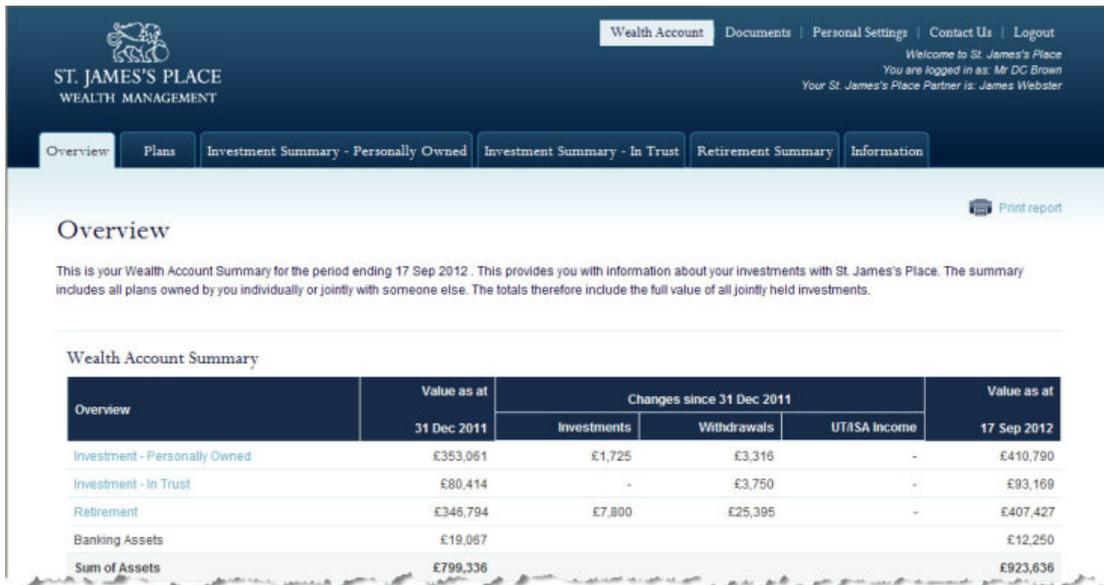


Figure 4

## 5. USING THE WEBSITE

### 5.1. Layout

The website is divided into 3 main areas. These areas are highlighted in the image below (see figure 5) and then further described:

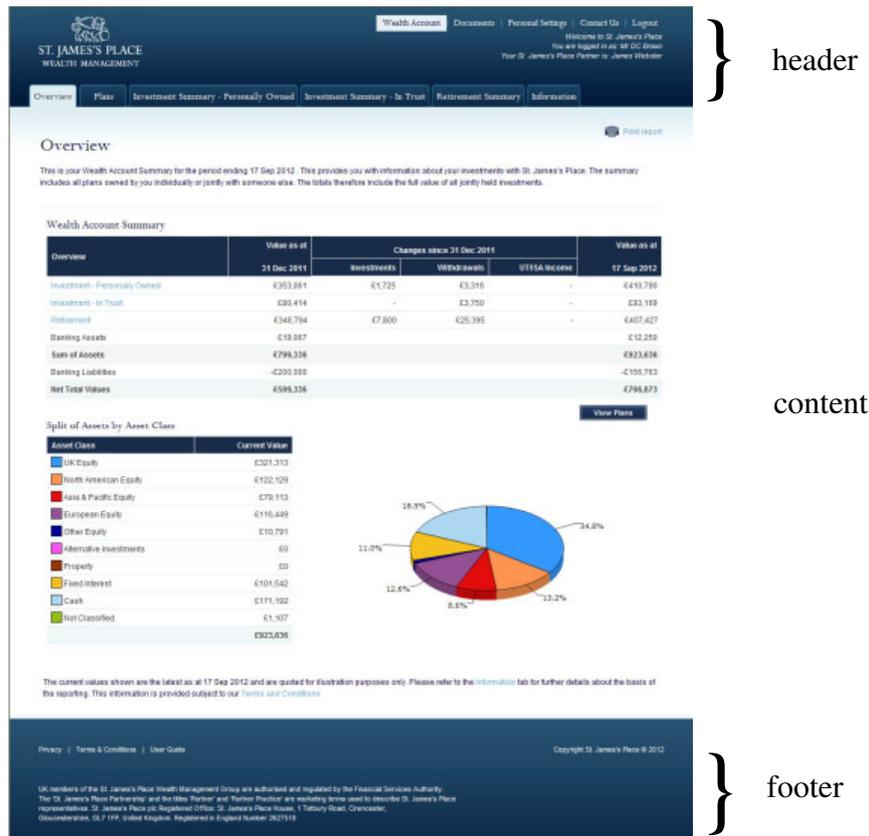


Figure 5



## 5.2. The header

The header contains the main site navigation options (Wealth Account, Documents, Personal Settings, Contact Us and Logout), your name (as the person logged in), and the name of your St. James's Place Partner (if applicable).

Any content specific navigation is displayed as tabs in the lower area of the header. By default, the site loads the Wealth Account option of the online services website and the first tab will be labelled "Overview". The Wealth Account navigation options are further described in section 6 - Wealth Account.



Figure 6

## 5.3. The content area

This area contains the information relating to the navigation option selected. See sections 6, 7, 8 and 9 for more details.

## 5.4. The footer

The footer area contains legal information and has links to "Privacy", "Terms & Conditions" and "User Guide".

## 5.5. General Features

### 5.5.1. Online help

Where appropriate, help specific to the area of the online services you are using is provided. This can be in the form of text on the screen, help links, and help icons that display text when you move the mouse cursor over them.

### 5.5.2. Logging out

If at any point you wish to log out of the online services website, you should select the 'Logout' menu option located in the top right-hand corner of the screen. This option will log you out and return you to the Login screen.

### 5.5.3. Timeout

If you are inactive for 15 minutes, you will be automatically logged out and shown a message confirming this has happened (see figure 7 below). Clicking OK will return you to the Login screen.



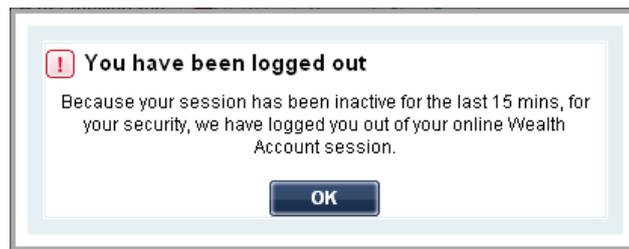


Figure 7

#### 5.5.4. Printing

Each Wealth Account screen provides a print icon which will produce a Wealth Account report as a PDF document. You can still use your browser printing features – though this can sometimes provide unexpected results that are outside the control of St. James's Place.



## 6. WEALTH ACCOUNT

### 6.1. Introduction

By default, when you login to the online services website you are shown the Wealth Account Overview option.

The Wealth Account Overview provides you with a high level view of your investments with St. James's Place. The Wealth Account includes all plans owned by you individually or jointly with someone else. The totals include the full value of all jointly held investments.

If you have any questions about the information in your Wealth Account, please contact your St. James's Place Partner. Alternatively you can contact us on:

Telephone	:	0800 028 0615
Email	:	<a href="mailto:client.reports@sjp.co.uk">client.reports@sjp.co.uk</a>
Post	:	St. James's Place Administration Centre P.O. Box 64 Lancing BN15 8GB

### 6.2. Navigation

As mentioned in section 5.2 - The Header, you will see content specific navigation (tabs) to allow you access to the different information provided in your Wealth Account. Brief descriptions of the options (tabs) you see are provided below:

#### 6.2.1. Overview

This provides you with an overview of your investments with St. James's Place. Links to the relevant Summary screens are included where applicable, and a 'View Plans' button is also available to take you to the Plans screen.

#### 6.2.2. Plans

The Plans screen provides a list of all the plans you own (individually or jointly).

In some cases, where there are multiple plans of the same type, these are grouped together and shown under the Plan/Account number heading as 'Various'. In these instances, a pair of down arrows will be displayed so that you can expand the group to see the individual Plan/Account Numbers. You can collapse the group by clicking on the up arrows (see Figure 8 below).



Retirement	Plan/Account Number	Value as at 31 Dec 2011	Changes since 31 Dec 2011		Value as at 7 Jan 2013
			Investments	Withdrawals	
Group Personal Retirement Plans	Various	£134,164	£22,302	-	£176,043
	11D31C41	-	£11,000	-	£11,573
	30C11D11	£67,779	£11,302	-	£88,831
	61C11G33	£3,591	-	-	£4,090
	73C61C11	£61,129	-	-	£69,653
	86C88Y88	£1,029	-	-	£1,172
	98C88M58	£636	-	-	£725
<b>Total</b>		<b>£134,164</b>	<b>£22,302</b>	<b>-</b>	<b>£176,043</b>

Figure 8

You can access further information regarding the plans by clicking the 'View plan details' button or by clicking the link under the Plan/Account Number heading (including the 'Various' group heading where available). This displays the Plan Details screen

The Plan Details screen displays further information for each of the plans. Options are provided to View/Hide the details of each or all of the plans (Hide all, View all, Hide details and View details).

If the Plan Details screen includes a group of plans, the Plan Numbers making up that group will be displayed. Each of these plan numbers can in turn be selected and a further Plan Details screen will be displayed for that group.

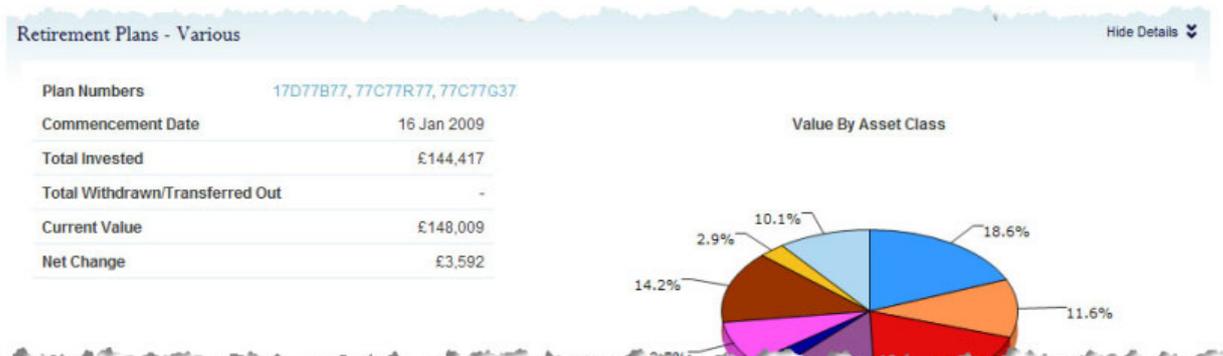


Figure 9

A Fund Fact Sheet is provided within the Plan Details screen for each of the St. James's Place investment funds (Fund Fact Sheets are not available for non St. James's Place funds).

### 6.2.3. Summary(s)

Depending on which type of products you hold, there may be multiple Summary options displayed, eg, Investment Summary, Retirement Summary, etc. Each Summary provides a further breakdown by Asset Class and Fund/Asset.



#### 6.2.4. Information

This screen displays further information about your Wealth Account.

### 7. DOCUMENTS

If you have opted to receive an electronic version of certain document, they will appear on this screen. You will have the option to either view or download them.

### 8. PERSONAL SETTINGS

This section of the online services website allows you to change your preference regarding how you receive reports. Select your preferred method by clicking Online or by Post, and then click “Update Changes”.

Note: this setting will be applied the next time an applicable report is generated. A list of the reports that can be provided electronically is listed along with a sample report. Any reports that cannot be delivered electronically will continue to be delivered by post.

You can also use the Personal Settings screen to change your email address.

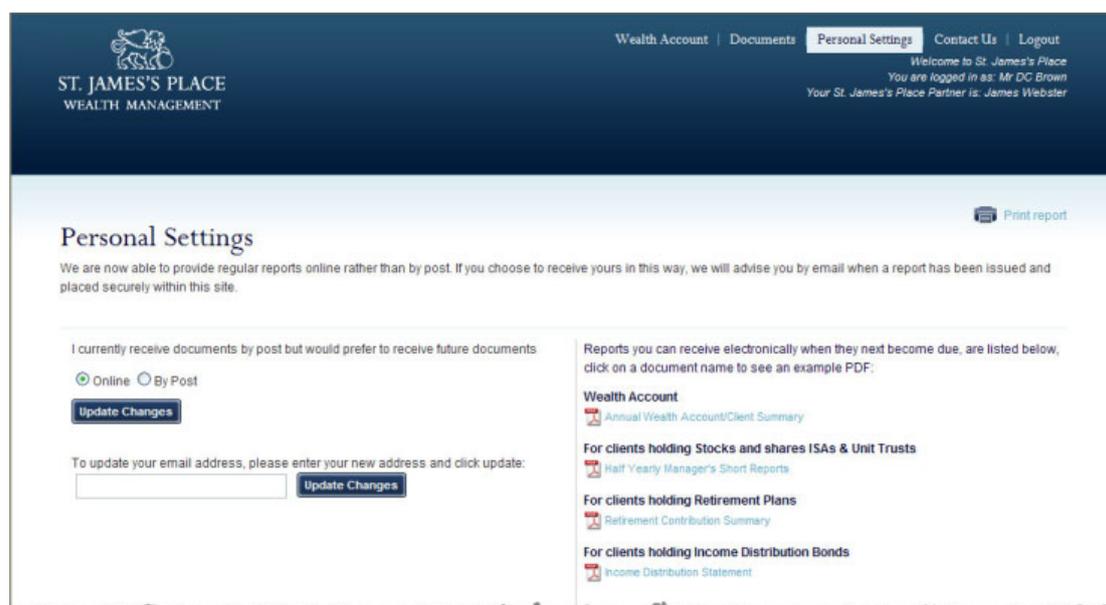


Figure 10

### 9. CONTACT US

This option provides details on how to contact St. James's Place by telephone, post and online.

### 10. FREQUENTLY ASKED QUESTIONS



### 10.1. Who do I contact for help?

If you have any questions relating to the information held on this site or the registration process itself, please contact us on 0800 151 3383. Our lines are open from 8:00am – 8:00pm Monday to Friday, and 9:00am – 1:00pm Saturday.

### 10.2. What do I do if I have forgotten my logon details?

If you have forgotten your password, you can request a reminder by using the “Forgotten your login details?” link located under the Login button on the login screen.



[Forgotten your login details?](#)

If you have forgotten your Client ID or PIN, you will need to re-register and a new set of details will be sent to you.

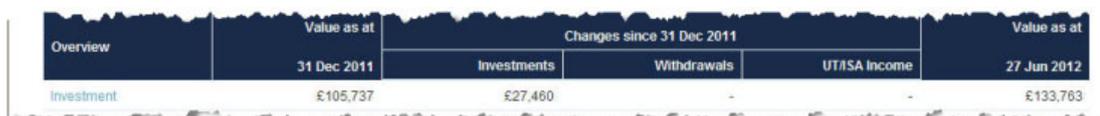
### 10.3. When is the St. James’s Place Online Services available?

The service is designed to be available from 2:00am until midnight every day of the year\*. In this way, you will always be able to track the current situation of your investments and other holdings.

\*there will be periods, however, when we have to take the service off-line to do essential maintenance work.

### 10.4. How up-to-date is the information?

The values shown will be for the previous working day and are normally updated by 8am each day.

A screenshot of a financial overview table with a dark blue header and white text. The table shows investment values and changes since 31 Dec 2011.

Overview	Value as at	Changes since 31 Dec 2011			Value as at
	31 Dec 2011	Investments	Withdrawals	UTISA Income	27 Jun 2012
Investment	£105,737	£27,460	-	-	£133,763

Figure 11

### 10.5. How secure is my information?

As you would expect, our security processes are designed to ensure that only you, and those people authorised by you, are allowed access to the information we hold about you and your dealings with St. James's Place.

We have taken all necessary steps to create a secure system that prevents unauthorised access to information; in addition, we continue to monitor the latest developments in security mechanisms to make absolutely sure we take all relevant measures to keep your information safe.

The confidentiality of your information is of paramount importance to us.

### 10.6. Are there any restrictions on what I can access?

You will only be allowed access to data that applies to holdings which you own, or if you are not the owner, only that data which the owner has authorised you to have access to.



You will not see other clients' details, nor will you see holdings for which you are not defined as the owner.

